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*Attorneys for Defendants Nationstar Mortgage
LLC and Federal National Mortgage Association*

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF OREGON
PORTLAND DIVISION

AMY NGUYEN,

Plaintiffs,

v.

FEDERAL HOME LOAN MORTGAGE
CORPORATION a.k.a. FREDDIE MAC,
NATIONSTAR MORTGAGE LLC,
CYPREXX SERVICES LLC,

Defendants.

Case No. 3:16-cv-00316-AC

**DEFENDANTS NATIONSTAR
MORTGAGE LLC AND FEDERAL
HOME LOAN MORTGAGE
CORPORATION a.k.a FREDDIE MAC'S
DECLARATION IN SUPPORT OF
MOTION FOR SUMMARY JUDGMENT**

I, Fay Janati, declare as follows:

1. I make this declaration in support of Defendants Nationstar Mortgage LLC ("Nationstar") and Federal Home Loan Mortgage Corporation a.k.a. Freddie Mac's (collectively "Defendants") Motion for Summary Judgment in the above-captioned matter filed by Plaintiff Amy Nguyen ("Plaintiff"). The information contained in this declaration is true and correct to the best of my personal knowledge, information and belief, and if called to testify regarding the

prepared by Nationstar in the regular course of Nationstar's business, and it was Nationstar's regular course of business to keep such records. These documents are trustworthy based on the source of information and method of preparation, and all copies attached as exhibits are true copies of the records as they are kept as the place of business.

5. On or about July 25, 2006, Plaintiff Amy Nguyen ("Plaintiff") executed an Interest First Adjustable Rate Note ("Promissory Note") with Taylor, Bean & Whittaker Mortgage Corp. memorializing Plaintiff's financing of the real property located at 1813 SW Willowview Terrace, Aloha, OR 97006 (the "Property"). A true and correct copy of the Promissory Note is attached hereto as **Exhibit 1**.

6. The Promissory Note was secured by a Deed of Trust ("DOT") recorded on July 28, 2006 as Document no. 2006-090242 in the Official Records in the Office of the Recorder of Washington County, Oregon. A true and correct copy of the DOT (collectively referred to herein as the "Loan") is attached hereto as **Exhibit 2**.

7. On or about August 12, 2009, Saxon Mortgage Services, Inc. began servicing Plaintiff's Loan. Attached hereto at **Exhibit 3** is a true and correct copy of the August 14, 2009 correspondence from Saxon Mortgage Services, Inc. advising Plaintiff of the transfer of servicing rights to Saxon Mortgage Services, Inc.

8. Attached hereto as **Exhibit 4** is a true and correct copy of the payment history for Plaintiff's Loan account from August 14, 2009 to April 30, 2012 during which time Saxon Mortgage Services, Inc. serviced Plaintiff's Loan.

9. In October 2011, Plaintiff and Saxon Mortgage Services, Inc. executed a settlement agreement and release ("Settlement Agreement") in order to resolve the litigation known as Amy Nguyen v. Saxon Mortgage Services, Inc., et al., case no. 3:201-cv-033-HZ in the United States

District Court for the District of Oregon. A true and correct copy of the Settlement Agreement and Release dated October 2011 is attached hereto as **Exhibit 5**.

10. A formal repayment plan (“Formal Repayment Plan”) was drafted and executed by Plaintiff so as to reflect the terms of the Settlement Agreement. A true and correct copy of the Formal Repayment Plan dated September 27, 2011 is attached hereto as **Exhibit 6**.

11. On or about April 16, 2012, Ocwen Loan Servicing, LLC began servicing Plaintiff’s Loan. Attached hereto at **Exhibit 7** is a true and correct copy of the March 27, 2012 correspondence from Saxon Mortgage Services, Inc. advising Plaintiff of the transfer of servicing rights to Ocwen Loan Servicing, LLC.

12. Attached hereto as **Exhibit 8** is a true and correct copy of the loan transaction history for Plaintiff’s Loan account from March 4, 2012 to July 9, 2013 during which time Ocwen Loan Servicing, LLC serviced Plaintiff’s Loan.

13. Nationstar began servicing the Loan on or about May 16, 2013. Attached hereto at **Exhibit 9** is a true and correct copy of the May 1, 2013 correspondence from Ocwen Loan Servicing, LLC advising Plaintiff of the transfer of servicing rights.

14. Attached hereto as **Exhibit 10** is a true and correct copy of the detail transaction history for Plaintiff’s Loan account as of May 21, 2013 for the time Nationstar serviced Plaintiff’s Loan.

15. When Nationstar took over servicing the Loan in May 15, 2013 the Loan was in default. Attached hereto as **Exhibit 11** is a true and correct copy of the August 1, 2014 correspondence from Nationstar advising Plaintiff that she has not made a payment since December 1, 2012 and that the overdue amount then due on the Loan was \$27,447.30.

16. During the time of servicing Plaintiff's Loan, the mailing address for sending Notice of Error/Information Requests/ Qualified Written Requests ("QWR") was P.O. Box 630348, Irving, TX 75063. Attached hereto as **Exhibit 12** is a true and correct copy of the September 19, 2014 Mortgage Loan Statement that Nationstar provided to Plaintiff. Attached hereto as **Exhibit 13** is a true and correct copy of the January 21, 2015 Mortgage Loan Statement that Nationstar provided to Plaintiff. The applicable mailing address Nationstar provided to Plaintiff for purposes of submitting QWRs is indicated on the aforementioned loan statements.

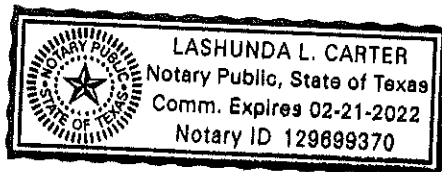
I declare under penalty of perjury under the laws of the United States of America and the laws of the State of Oregon that the foregoing is true and correct. Dated this ____ day of November, 2018, at Coppell, Texas.

Nationstar Mortgage LLC

Lashunda L. Carter

Title: Senior Assistant Secretary of Litigation Support and Resolution Analyst

SUBSCRIBED AND SWORN to me before this 16 day of NOV, 2018



[Signature] 11-16-18
Lashunda L. Carter
 Notary Public for: TEXAS
 Residing at: TEXAS
 Commission Expires: 02-21-2022